

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE
MEMPHIS DIVISION**

In re:

JOCELYN LATEESE CROSS

Debtor(s)

Case No. 19-29330-L

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Sylvia Ford Brown, chapter 13 trustee, submits the following Final Report and Account of administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/22/2019, and was converted to chapter 13 on 02/13/2020.
- 2) The plan was confirmed on 05/13/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/11/2020, 09/25/2020, 09/25/2020, 09/29/2020, 09/29/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan NA.
- 5) The case was converted on 11/11/2022.
- 6) Number of months from filing to last payment: 31.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,129.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$35,780.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$35,780.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,800.00
Court Costs	\$335.00
Trustee Expenses & Compensation	\$3,215.48
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,350.48**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP	Unsecured	329.00	328.93	328.93	69.17	0.00
AT&T CORP	Unsecured	779.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	324.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA BY AMER	Unsecured	937.00	998.04	998.04	209.88	0.00
CHASE CARD	Unsecured	6,781.00	NA	NA	0.00	0.00
DESOTO FAMILY MEDICAL CENTE	Unsecured	100.00	NA	NA	0.00	0.00
GREAT LAKES EDUCATIONAL LOA	Unsecured	18,584.00	NA	NA	0.00	0.00
KIRKSCEY & FLEXSENHAR ATTORN	Unsecured	9,733.33	10,069.21	10,069.21	2,117.54	0.00
METHODIST HEALTHCARE	Unsecured	100.00	NA	NA	0.00	0.00
MILLER AND STEENO PC	Unsecured	1,568.09	NA	NA	0.00	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	3,979.00	3,978.85	3,978.85	836.75	0.00
NAVY FEDERAL CREDIT UNION	Unsecured	7,091.00	7,400.42	7,400.42	1,556.29	0.00
NAVY FEDERAL CREDIT UNION	Secured	9,900.00	7,400.00	7,400.00	7,400.00	462.51
NAVY FEDERAL CREDIT UNION	Unsecured	NA	2,556.04	2,556.04	537.52	0.00
PERITUS PORTFOLIO SERVICES	Secured	NA	13,428.21	13,428.21	13,428.21	1,060.74
RESURGENT CAPITAL SERVICES	Unsecured	2,061.00	2,002.89	2,002.89	421.21	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	643.47	643.47	135.32	0.00
RESURGENT CAPITAL SERVICES	Unsecured	NA	924.29	924.29	194.38	0.00
SHELBY COUNTY TRUSTEE	Secured	314.89	314.89	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	1,327.00	NA	NA	0.00	0.00
US BANKRUPTCY COURT	Unsecured	25.00	NA	NA	0.00	0.00
US TRUSTEE	Unsecured	0.00	NA	NA	0.00	0.00
VERIZON	Unsecured	230.00	NA	NA	0.00	0.00
WESTERN FUNDING	Secured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,828.21	\$20,828.21	\$1,523.25
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$20,828.21	\$20,828.21	\$1,523.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$28,902.14	\$6,078.06	\$0.00

Disbursements:			
Expenses of Administration	<u>\$7,350.48</u>		
Disbursements to Creditors	<u>\$28,429.52</u>		
TOTAL DISBURSEMENTS :			<u>\$35,780.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/15/2022

By: /s/ Sylvia Ford Brown

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.